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REMARKS

Claims 1-62 stand rejected in the present Office Action. In this response, claims 46, 50, and 54 are amended. Accordingly, claims 1-62 are pending in the present application. Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and reasons.

In Sections 1-21 of the Office Action, claims 1-62 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Application Publication No. US 2003/0033205 A1 (Nowers et al.). In particular, the Examiner stated that:

> As per claims 1, 16 and 31, Nowers et al teach a method facilitated by a computer network to accomplish a trusted transaction between a business entity and a networked consumer, comprising the acts of (*see abstract, figs 1, 2*) . . . providing a networked consumer registration system in the administrative server whereby a networked consumer who has authorized access to a registered networked entity's system can be designated a registered consumer and assigned a unique registered consumer identifier (RCID), and whereby a registered consumer with a valid RCID will be allowed access to data provided by a registered business entity and to make selections on the data, the selections being stored in the administrative server (*see paragraph 0148-0151*). Furthermore Nowers et al teach a method of allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity (*see paragraph 0148-0151*).

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> As per claims 46, Nowers et al teach a system under the control of a business entity facilitating a trusted transaction with a networked consumer, the system comprising: . . . a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the business entity, and for receiving a business entity identifier, wherein outputting the business entity identifier allows details of products and/or services to be outputted to the electronic communication channel and further allows selections of products and/or services made by the networked consumer to be received from the electronic communication channel (*see paragraphs 0085, 0089, 0090 and 0148-0151*).

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> As per claims 54, Nowers et al teach a system under the control of a networked entity facilitating a trusted transaction between a business entity and a networked consumer, the system comprising: . . . a mechanism for allowing the PC to access the electronic

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communication channel to output networked consumer registration information wherein the outputting of the networked consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered consumer identifier wherein an outputting of the registered consumer identifier allows the PC to receive details of products and/or services and to make selections on the products and/or services (*see paragraphs 0085, 0089, 0090 and 148-0151*).

Applicants respectfully submit that claims 1-62 are allowable for the reasons set forth below.

In one embodiment of the present application, networked consumers are a group of individuals associated with a networked entity. For instance, the networked entity may be a corporation and the networked consumers associated with the networked entity may be the corporation's employees. The networked consumers thus have a "certain relationship with the networked entity which requires the networked consumer to be authenticated to the networked entity." See page 12, line 27-page 13, line 5; page 14, lines 20-23.

When the networked entity wishes to make available certain products and/or services from a business entity to its networked consumers, a trusted administrator system may be used as a coordinating system for the business entity, networked entity, and networked consumers. For example, the certain products and/or services can be group benefits plans (e.g., health insurance plans or cellular service plans) that are uniquely negotiated between the networked entity and business entity on behalf of the networked consumers. In order for individuals to access these certain products and/or services, the individuals are required to be networked consumers associated with the networked entity. Individuals identifiable as networked consumers can access the networked entity's intra-network system or restricted website using, for example, a login ID and password provided by the networked entity. See page 12, line 14-page 14, line 23; page 19, line 9-page 20, line 29.

In order for a networked consumer to access the certain products and/or services, the networked consumer is required to register with the administration system. In order for the networked consumer to register with the administration system, the networked consumer is required to successfully access the networked entity's system or restricted website. Hence, the certain

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products and/or services cannot be accessed without prior authorization or authentication from the networked entity for a given networked consumer. The networked entity serves as the initial gatekeeper to the certain products and/or services, and ensures that the certain products and/or services are not made available to the general public. See page 19, line 9-page 20, line 29; Figure 8.

In contrast, Nowers et al. discloses Internet retailers having electronic storefronts to sell products from one or more vendors to Internet retailer customers. Any individual or entity that wishes to order products from an Internet retailer can access the electronic storefront of the Internet retailer (i.e., go to the Internet retailer's website) and place an order. Such individual or entity is called an Internet retailer customer. The only requirement before placing the first order is for the Internet retailer customer to "submit contact, personal, shipping and credit card information." This information is handled and stored in a customer database of an electronic transaction system (ETS). See paragraphs 0073 and 0097.

Each vendor provides an electronic transaction system (ETS) with "product detail information and the quantity and type of the products to be shipped to the operator for storage in the common pooled repository [] on a consignment basis." Paragraph 0089. Each Internet retailer having sell permission from the vendor "select[s] products for sale through their electronic storefront, [and] the Internet retailer must negotiate with the vendor for either authorized reseller status or sales agent status." Paragraph 0094. Once the negotiation between the vendor and Internet retailer is complete, "[i]nformation concerning the products in the Internet retailer product catalog is downloaded to the Internet retailer's client computer system [from the ETS] to allow the Internet retailer to advertise the products for sale through their electronic storefronts." Paragraph 0095.

When the Internet retailer customer places an order, availability of the ordered products, shipment requirements, charge authorization from the credit card company, and compliance with established rules for selling the products between the vendor and Internet retailer are checked. If these requirements are met, then the order is fulfilled. See paragraphs 0098, 0185, 0186 and 0187.

Each of the independent claims 1, 16, and 31 recites, among others, that the "networked consumer who has authorized access to a registered networked entity's system can be designated a

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registered consumer" and then the registered consumer is allowed access to data or endorsed group benefits plans. Amended independent claim 46 recites, among others, that the "networked consumer is permitted access to the products and/or services by a networked entity registered with the electronic communication channel." And amended independent claim 54 recites, among others, that the "registered consumer identifier is outputted when the networked consumer associated with the registered consumer identifier has permission for authorized access to the products and/or services by the networked entity."

There is no mention in Nowers et al. requiring authorization or authentication (e.g., login ID and password) from each Internet retailer customer in order to access the electronic storefronts, access the products, or to place an order of the products. There is also no mention in Nowers et al. specifying the Internet retailer customer to be a certain type or group of individuals or entities. There is also no mention in Nowers et al. that the electronic storefront of the Internet retailer is a restricted website.

Instead in Nowers et al., the purpose of the "principal/agent relationship" between the Internet retailers, ETS, and vendors is to maximize the number of Internet retailer customers and order placements without the vendors loosing control of their brands or product pricing. The only restriction for selling products is to "limit the Internet retailer's ability to promote the vendor's product, or discount the vendor's product in ways considered to be harmful to the vendor's brand." See paragraph 0217. Thus, Nowers et al. does not disclose any kind of authorized access for the networked consumer by a networked entity, as recited in independent claims 1, 16, 31, 46, and 54.

Furthermore, Applicants respectfully disagree with the Examiner's characterization of paragraphs 0148-0151 of Nowers et al. These paragraphs only disclose security settings for select personnel with a *vendor's organization*: a users section that presents a "list of users within the vendor's organization who are permitted access to the ETS;" a groups section that presents a "list [] of the groups within vendor's organization and allows users within the vendor's organization to be displayed in the users section [] on a group level;" and a security settings section that "indicates the security level assigned to the user." See paragraphs 0148-0151. Security relating to the vendor is different from access relating to the claimed networked consumer.

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Accordingly, Applicants respectfully submit that each of independent claims 1, 16, 31, 46, and 54 is allowable over Nowers et al. Claims 2-15, 17-30, 32-45, 47-53, and 55-62, which depend from one of claims 1, 16, 31, 46, and 54, are also in a condition for allowance for at least the same reasons as discussed above for independent claims 1, 16, 31, 46, and 54.

In view of the foregoing, it is respectfully submitted that each and every outstanding rejection has been overcome. Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application is respectfully requested. If the Examiner believes a telephone conference would expedite prosecution of this application, the Examiner is encouraged to call the undersigned at the number given below.

In the unlikely event that the transmittal letter is separated from this document and the Patent Office determines that an extension and/or other relief is required, Applicants petition for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to **Deposit Account No. 03-1952** referencing docket no. **426882001800**. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

Dated: December 22, 2003   Respectfully submitted,

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